

In place of PTO-1449 Form		U. S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (use as many sheets as necessary)				Application Number	<del>Divisional of 09/471,873</del> 10/647,645
				Filing Date	Herewith
				Applicant(s)	Brown et al.
				Art Unit	<del>3627</del>
				Examiner Name	Chilcot, Richard E.
SHEET	1	OF	1	Attorney Docket Number	27347.13

U. S. PATENT DOCUMENTS				
Examiner's Initials	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
JG	AA	5,794,207	08/1997	Walker et al.
JG	AB	5,940,812	09/1996	Tengel et al.
JG	AC	6,385,594	05/07/2002	Lebda et al.

FOREIGN PATENT DOCUMENTS					
Examiner's Initials	Cite No.	Foreign Patent Document (Country Code - Number - Kind)	Publication Date MM-DD-YYYY	Patentee or Applicant of Cited Documents	Translation
JG	AD	WO 02/31727	04/18/2002	CreditMinders, Inc.	

OTHER PRIOR ART		
Examiner's Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item, date, page(s), volume, issue, number(s), publisher, city/country, where published.

Examiner Signature	/Jocelyn Greimel/	Date Considered	07/10/2006
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.